

ABSTRACT OF THE DISCLOSURE

In the payment system of the present invention, targeted message sponsors such as advertisers pay in to the system to have the targeted message distributed according to specified parameters. Users of the system, who view the targeted messages, are compensated for interacting with the targeted message. The user data is stored in user profiles maintained by the system. Targeted message publishers are compensated for publishing the targeted messages. Data aggregators, who gather data about users for the user profiles, are compensated for the data gathered.